

**ABSTRACT**

An interface device is configured to provide for flexible and real-time communications between financial transaction systems and financial administration systems, retailer administration systems or the like. The operation of the interface device is predicated on a knowledge of the type of financial transaction device, including data formats, data content and physical attributes. The use of the interface allows what is known as 'legacy' hardware to communicate in real-time to financial and/or retail administration networks in situations where otherwise incompatible data formats or an intrinsic inability to communicate with networks and such systems would be the case. Applications of the invention include monitoring customer loyalty transactions, actioning real-time EFTPOS and EPOS transactions including credit and debit types. The invention further provides for customisation of the interface in accordance to the financial transaction with which it is associated including changing its functionality and interoperability.